

# Rumor Control: FEMA disaster assistance concerns answered

To avoid misinformation circulating on social networks regarding the recovery effort for Hurricane Matthew in Virginia always ask for clarification from official sources. Rumors spread fast: please tell a friend, visit our rumor control page often and help us provide accurate information about the types of assistance available.

RUMOR: FEMA doesn't pay survivors enough.

FACT: FEMA grants are not the same as insurance. They are not intended to 'make you whole.' FEMA grants help eligible survivors with a start to get their lives back on track. They help with some basic disaster-related costs. They are usually not enough to get a household back to how it was before the disaster. FEMA looks at each case individually.

RUMOR: I already cleaned up and repaired the damage to my home. I heard it's too late to get help from FEMA.

FACT: You may be eligible for FEMA assistance even if you've already repaired the damage. It will help if you have "before" photos and receipts for your repair expenses. Register with FEMA to find out more. You may be eligible for a grant for repair assistance that will help cover your costs. The deadline to register for FEMA registration is January 2, 2017.

RUMOR: FEMA assistance has to be repaid.

FACT: FEMA assistance is a grant, not a loan. Grants do not have to be repaid. Some homeowners, renters, businesses, and nonprofit organizations may take out disaster recovery loans from the U.S. Small Business Administration (SBA). SBA loans have to be repaid but are at a lower interest rate than usual. Again, FEMA grants do not have to be repaid. In addition, FEMA grants are not taxable and do not affect your eligibility for other federal benefit programs, such as Social Security, Medicare, and Medicaid.

RUMOR: If there are other family members or roommates living with me, FEMA isn't going to give them any help.

FACT: FEMA is committed to giving each individual survivor all the help he or she is eligible for. FEMA evaluates the needs of all eligible survivors on a case-by-case basis. Be sure to tell FEMA about the needs of all members of your household whether they are related to one another or not. Call the FEMA helpline at 800-321-3362 if you need to update your registration or have questions about the needs of any members of your household.

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**RUMOR:** There is no easy way to get true, reliable information about FEMA's disaster assistance programs.

**FACT:** Straight answers and plain facts are available from the disaster assistance program experts on FEMA's Help Line. Call 800-621-3362 or (TTY) 800-462-7585 to learn about disaster assistance programs. Toll-free lines are open from 7 a.m. to 11 p.m. EDT daily. Multilingual operators are available. Survivors can also go to their nearest Disaster Recovery Center to get questions answered. Trust information only from official sources.

**RUMOR:** If survivors receive FEMA assistance, it could reduce their Social Security benefits.

**FACT:** No. Disaster assistance does not count as income. FEMA assistance will not affect Social Security, Medicare, or other federal and state benefits, and it is not counted as income for tax purposes.

**RUMOR:** If you receive money from FEMA you have to pay it back.

**FACT:** FEMA grants do not have to be repaid.

**RUMOR:** Receiving a letter from FEMA stating the applicant is not eligible means the person will not get any assistance.

**FACT:** Not necessarily. Receiving such a letter does not always mean an applicant is not eligible for disaster aid, even when the letter states "ineligible" or "incomplete." Such a letter can simply be an indication that further information is needed, or that the applicant's insurance claim needs to be settled before disaster aid can be granted. Call the FEMA help line, 800-621-3362, or visit your nearest Disaster Recovery Center with questions.

**RUMOR:** If you take FEMA assistance, they take your property.

**FACT:** Not true. FEMA has no authority to take property of any kind from anyone.